

<i>SERFF Tracking Number:</i>	<i>NWPA-125929177</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life and Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>41036</i>
<i>Company Tracking Number:</i>	<i>VLS-0113AO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Variable Life Fund Supplements</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Nationwide Life and Annuity Insurance Company

Product Name: Variable Life Fund Supplements SERFF Tr Num: NWPA-125929177 State: ArkansasLH

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 41036

Sub-TOI: L08.000 Life - Other

Co Tr Num: VLS-0113AO

State Status: Approved-Closed

Filing Type: Form

Co Status: Pending

Reviewer(s): Linda Bird

Authors: Todd Beshara, Grace
Holland, Cindy Malloy, LaToyia
Martin, Leonja Merritt, Clara
Pollard, Natalie Walden, Darcy
Spangler

Disposition Date: 12/11/2008

Date Submitted: 12/05/2008

Disposition Status: Approved

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Concurrently being
filed in Nationwide's domicile state of Ohio.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/11/2008

State Status Changed: 12/11/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

NAIC #92657

Enclosed for filing, subject to your approval, are forms VLS-0113AO, VLS-0114AO, VLS-0115AO, Variable Life Fund Supplements. VLS-0113AO, VLS-0114AO, and VLS-0115AO will be used with

SERFF Tracking Number: NWPA-125929177 State: Arkansas
 Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 41036
 Company Tracking Number: VLS-0113AO
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Variable Life Fund Supplements
 Project Name/Number: /

LAA-0107M1, Application for Life Insurance, (approved 08/12/08).

VLS-0113AO, and VLS-0115AO will also be used with LAA-0109M1, Application for Life Insurance, (approved 10-31-08). We would like these new Variable Life Fund Supplements to be implemented on January 1, 2009.

The following is a list of the existing forms that will be replaced, the approval dates of those existing forms, and the new forms being filed:

Existing Form Approval Date New Form

VLS-0106AO.5	04/09/07	VLS-0113AO
VLS-0110AO	10/09/07	VLS-0113AO
VLS-0111AO	04/08/08	VLS-0113AO
VLS-0112AO	04/08/08	VLS-0114AO
VLS-0107AO.2	03/28/06	VLS-0114AO
VLS-0108AO.1	04/09/07	VLS-0115AO
VLS-0109AO	10/05/07	VLS-0115AO

Forms VLS-0113AO, VLS-0114AO, and VLS-0115AO are being updated to provide an easier process for our producers and customers. The Optional Elections Section was expanded and the new sections, Transfer Authorization for Producer and Rights of Transfer for Co-Owners, were added. We have plans to use these forms electronically at a later date.

These forms allow the applicant to choose specific fund allocations. They are identical except for the bracketed funds listed in Section 2, 3a and b and the Right of Transfer for Co-Owners Section was not added to VLS-0115AO. The funds have been placed within brackets since this is variable information and subject to change frequently. Any future additions/deletions/name changes will not be reported since funds have been bracketed in this filing.

These forms are being filed concurrently in our state of domicile. They are exempt from readability scoring. Thank you in advance for your time in reviewing this filing. Please feel free to contact me if you have any questions.

SERFF Tracking Number: NWPA-125929177 State: Arkansas

Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 41036

Company Tracking Number: VLS-0113AO

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Variable Life Fund Supplements

Project Name/Number: /

Company and Contact

Filing Contact Information

Natalie Walden, Compliance Specialist waldenn@nationwide.com
 One Nationwide Plaza, 1-33-102 (614) 249-9337 [Phone]
 Columbus, OH 43215

Filing Company Information

Nationwide Life and Annuity Insurance Company	CoCode: 92657	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type:
1-10-03		
Columbus, OH 43215	Group Name:	State ID Number:
(800) 882-2822 ext. [Phone]	FEIN Number: 31-1000740	

Filing Fees

Fee Required? Yes

Fee Amount: \$60.00

Retaliatory? No

Fee Explanation: \$20 per form.

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life and Annuity Insurance Company	\$60.00	12/05/2008	24359941

SERFF Tracking Number:	NWPA-125929177	State:	Arkansas
Filing Company:	Nationwide Life and Annuity Insurance Company	State Tracking Number:	41036
Company Tracking Number:	VLS-0113AO		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Variable Life Fund Supplements		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/11/2008	12/11/2008

SERFF Tracking Number: *NWPA-125929177* *State:* *Arkansas*
Filing Company: *Nationwide Life and Annuity Insurance Company* *State Tracking Number:* *41036*
Company Tracking Number: *VLS-0113AO*
TOI: *L08 Life - Other* *Sub-TOI:* *L08.000 Life - Other*
Product Name: *Variable Life Fund Supplements*
Project Name/Number: */*

Disposition

Disposition Date: 12/11/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWPA-125929177 State: Arkansas

Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 41036

Company Tracking Number: VLS-0113AO

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Variable Life Fund Supplements

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		Yes
Form	Variable Life Fund Supplement		Yes
Form	Variable Life Fund Supplement		Yes
Form	Variable Life Fund Supplement		Yes

SERFF Tracking Number: NWPA-125929177 State: Arkansas

Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 41036

Company Tracking Number: VLS-0113AO

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Variable Life Fund Supplements

Project Name/Number: /

Form Schedule

Lead Form Number: VLS-0113AO

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VLS-0113AO	Application/ Variable Life Fund Enrollment Supplement Form	Initial		0	VLS-0113AO 11-2008.pdf
	VLS-0114AO	Application/ Variable Life Fund Enrollment Supplement Form	Initial		0	VLS-0114AO 11-2008.pdf
	VLS-0115AO	Application/ Variable Life Fund Enrollment Supplement Form	Initial		0	VLS-0115AO 11-2008.pdf

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

VARIABLE LIFE FUND SUPPLEMENT

P.O. Box 182835, Columbus, Ohio 43218-2835

1. Proposed Primary Insured	Name (First, MI, Last): (Please print) John A. Doe	SSN / Tax ID #: 000 - 00 - 0000
2. Allocations	<ul style="list-style-type: none"> For policies issued in states which require a Return of Premium to a Policy Owner exercising the Short Term Right to Cancel—Net Premiums will be allocated to the Nationwide NVIT Money Market Fund or to the Fixed Account if selected until the end of the Right to Cancel Period. At the end of this period, the Policy Value will be allocated to the Sub-Accounts indicated below. For policies issued in states which require a Return of Cash Value to a Policy Owner exercising the Short Term Right to Cancel—Net Premiums will be allocated to the Sub-Accounts at the beginning of the Short Term Right to Cancel Period. Your selections must total 100%. Minimum initial allocation to any single Sub-Accounts is 1%. No fractional percentages are permitted. (If no allocation is selected, Policy Value will be allocated to the Nationwide NVIT Money Market Fund.) 	

Sub-Accounts designated by an * may include additional restrictions and/or charges. The underlying investment options listed below are only available in variable life insurance products issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans. They are NOT offered to the general public directly. Please review the underlying fund prospectus carefully for information about the funds and their share classes.

AIM Variable Insurance Funds	
% AIM VI Capital Development Fund	
AllianceBernstein Variable Product Series Fund, Inc.	
% Small/Mid Cap Value Portfolio	
American Century Variable Portfolios, Inc.	
% VP Inflation Protection Fund	
% VP Mid Cap Value Fund	
% VP Value Fund	
Dreyfus	
% IP Small Cap Stock Index Portfolio	
% Stock Index Fund	
% VIF Appreciation Portfolio	
Fidelity Variable Insurance Products Fund	
% VIP Energy Portfolio*	
% VIP Equity-Income Portfolio	
% VIP Freedom Fund 2010 Portfolio	
% VIP Freedom Fund 2020 Portfolio	
% VIP Freedom Fund 2030 Portfolio	
% VIP Growth Portfolio	
% VIP Investment Grade Bond Portfolio	
% VIP Mid Cap Portfolio	
% VIP Overseas Portfolio*	
Franklin Templeton Variable Insurance Products Trust	
% Foreign Securities Fund*	
% Founding Funds Allocation Fund	
% Global Income Securities Fund	
% Income Securities Fund	
% Small Cap Value Securities Fund	
Janus Aspen Series	
% Forty Portfolio	
% International Growth Portfolio*	
MFS® Variable Insurance Trust	
% Value Series	
Nationwide American Funds NVIT	
% Asset Allocation Fund	
% Bond Fund	
% Growth-Income Fund	
Nationwide NVIT Cardinal	
% Aggressive Fund	
% Balanced Fund	
% Capital Appreciation Fund	
% Conservative Fund	
% Moderate Fund	
% Moderately Aggressive Fund	
% Moderately Conservative Fund	

Nationwide NVIT Subadvised Funds	
Fund Name (Subadviser)	
% Comstock Value Fund (Van Kampen)	
% Core Plus Bond Fund (Lehman Brothers)	
% Emerging Markets Fund (Gartmore)*	
% High Income Bond Fund (Federated)*	
% International Equity Fund (Gartmore)*	
% International Growth Fund (Multi Managers)	
% International Value Fund (Multi Managers)*	
% Large Cap Growth Fund (Multi Managers)	
% Large Cap Value Fund (Multi Managers)	
% Mid Cap Growth Fund (Multi Managers)	
% Mid Cap Value Fund (Multi Managers)	
% Multi Cap Opportunities Fund (Neuberger Berman)	
% Multi Sector Bond Fund (Van Kampen)	
% Real Estate Fund (Van Kampen)	
% Small Cap Growth Fund (Multi Managers)	
% Small Cap Value Fund (Multi Managers)	
% Small Company Fund (Multi Managers)	
% Socially Responsible Fund (Neuberger Berman)	
Nationwide Variable Insurance Trust NVIT	
% Core Bond Fund	
% Government Bond Fund	
% Health Sciences Fund*	
% International Index Fund*	
% Mid Cap Growth Fund	
% Mid Cap Index Fund	
% Money Market Fund	
% Nationwide® Fund	
% Short Term Bond Fund	
% Technology and Communications Fund*	
% U.S. Growth Leaders Fund	
Neuberger Berman Advisers Management Trust	
% Short Duration Bond Portfolio	
NVIT Investor Destinations Funds	
% Aggressive Fund	
% Conservative Fund	
% Moderate Fund	
% Moderately Aggressive Fund	
% Moderately Conservative Fund	
Oppenheimer Variable Account Funds	
% Capital Appreciation Fund/VA	
% Global Securities Fund/VA*	
% High Income Fund/VA	

Oppenheimer Variable Account Funds Cont'd	
% Main Street® Fund/VA	
% Main Street® Small Cap Fund/VA	
T. Rowe Price Equity Series, Inc.	
% Blue Chip Growth Portfolio	
% Equity Income Portfolio	
Van Kampen	
The Universal Institutional Funds, Inc.	
% Core Plus Fixed Income Portfolio	
Nationwide Life Insurance Co.	
% Fixed Account	
Other Available Funds	
%	
%	

These funds are the only available investment options IF the EDBG Rider is selected. All other investment options are unavailable with this rider.	
Fidelity Variable Insurance Products Fund	
% VIP Freedom Fund 2010 Portfolio	
% VIP Freedom Fund 2020 Portfolio	
% VIP Freedom Fund 2030 Portfolio	
Nationwide American Funds NVIT	
% Asset Allocation Fund	
Nationwide NVIT Cardinal	
% Aggressive Fund	
% Balanced Fund	
% Capital Appreciation Fund	
% Conservative Fund	
% Moderate Fund	
% Moderately Aggressive Fund	
% Moderately Conservative Fund	
NVIT Investor Destinations Funds	
% Aggressive Fund	
% Conservative Fund	
% Moderate Fund	
% Moderately Aggressive Fund	
% Moderately Conservative Fund	
Nationwide Life Insurance Co.	
% Fixed Account	



3. Optional Elections

Once the policy is issued, changes to any optional election requires written instructions from Policy Owner(s).

a. Sub-Account Monthly Deduction:

- If the selected Sub-Account's value is not sufficient for the full monthly deduction, any portion of the monthly deduction that was not taken and all future monthly deductions will be deducted proportionately from the remaining Sub-Accounts until sufficient premium is paid into the selected Sub-Account again.
- Fixed Account(s) are not eligible for directing the monthly deduction.

Please deduct from the following Sub-Account: *(check one)*

☒ Nationwide NVIT Money Market Fund ☐ OR ☐ Selected Sub-Account _____

b. Dollar Cost Averaging:

- Transfers must be at least \$100.
- The monthly transfer from the **FIXED ACCOUNT must be equal to or less than 1/30th of the Fixed Account value when the Dollar Cost Averaging Program is requested.
- If you choose this option, Dollar Cost Averaging will begin the 1st day available from the Policy Date.

Please transfer \$ _____ per month from the *(check one)*

☒ Nationwide NVIT Government Bond Fund ☐ Nationwide NVIT Money Market Fund
☐ Nationwide NVIT High Income Bond Fund (Federated) ☐ Nationwide Fixed Account**

Transfers from the Sub-Accounts specified above shall be transferred to the following Sub-Accounts based on the percentage allocations indicated below: (Variable Account Allocations – WHOLE % only, totaling 100%)

SUB-ACCOUNT

_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
Total = 100%	

c. Asset Rebalancing:

If you choose this option, Asset Rebalancing will be the 1st day available from the Policy Date.

Rebalancing will occur: *(check one)*

☐ Quarterly ☐ Semi-Annually ☐ Annually

NOTE: UNLESS INDICATED BELOW, THE SUB-ACCOUNT ALLOCATIONS SELECTED FOR INVESTMENT IN THE ALLOCATIONS SECTION ON THIS FORM WILL BE USED. FIXED ACCOUNT IS NOT AN AVAILABLE SUB-ACCOUNT FOR THIS ELECTION.

SUB-ACCOUNT

_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
Total = 100%	


4. Transfer Authorization for Producer

☒ By checking this box, you have authorized and directed Nationwide to accept instructions from the Producer signing this application to execute exchanges among the Investment options available under your Policy and/or to allocate any future Premium Payments on your behalf. This power is personal to the Producer, and may be delegated by written notification to Nationwide and only to individuals employed or under control of the Producer for administrative/processing purposes. This power is not available for use by any person or organization providing any type market-timing advice or service. Nationwide may revoke the authority of the Producer to act on your behalf at any time by written notification to you.

If the box above is checked, your Producer's signature below and your signature at the end of this application represents agreement for yourselves, your heirs and the legal representatives of your estates and your successors in interest or assigns to release and hold harmless Nationwide from any and all liability in reliance on instructions given under the authority described above. You and the Producer also agree to jointly and severally indemnify Nationwide for and against any claim, liability or expense arising out of any action taken by Nationwide in reliance of such instructions.

X _____
Mr. John Producer
Signature of Producer



5. Rights of Transfer for Co-Owners	<p>If there is more than one Policy Owner or Trustee, all Policy Owners and Trustees must authorize all Sub-Account exchanges or future allocation changes, unless an option is selected below:</p> <p><input type="checkbox"/> Act Independently – Sub-Account exchanges and future allocations may be made by <u>any</u> Policy Owner or Trustee.</p> <p><input type="checkbox"/> Designate One – Sub-Account exchanges and future allocations may only be made by the following named Policy Owner or Trustee:</p>	
6. Important Notice	<p>I UNDERSTAND THAT THE DEATH BENEFIT UNDER A VARIABLE LIFE INSURANCE POLICY MAY INCREASE OR DECREASE, DEPENDING ON THE INVESTMENT RETURN ON THE SUB-ACCOUNT(S) I SELECT. REGARDLESS OF INVESTMENT RETURN, THE DEATH BENEFIT CAN NEVER BE LESS THAN THE SPECIFIED AMOUNT, AS LONG AS THE POLICY IS IN FORCE. THE CASH VALUE MAY INCREASE OR DECREASE ON ANY DAY, DEPENDING ON THE INVESTMENT RETURN FOR THE POLICY. NO MINIMUM CASH VALUE IS GUARANTEED. ON REQUEST, WE WILL FURNISH ILLUSTRATIONS OF BENEFITS, INCLUDING DEATH BENEFITS AND CASH VALUES FOR A VARIABLE LIFE INSURANCE POLICY AND A FIXED LIFE INSURANCE POLICY FOR THE SAME PREMIUM.</p>	
7. Suitability  All 3 questions must be answered to issue policy.	a. Do you understand that the Death Benefit and Surrender Value may increase or decrease depending on the investment experience of the Variable Account?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	b. Do you believe that this policy will meet your insurance needs and financial objectives?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	c. Have you received a current copy of the prospectus?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
8. Signatures If there are additional Owners on the policy, please attach a blank sheet with the additional signatures.	<p>Signed on <u>November 1</u>, <u>2008</u> Month/Day Year</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p>X <u>John A. Doe</u> Signature of Proposed Primary Insured (or parent if Proposed Primary Insured is under age 15)</p> </div> <div style="width: 48%;"> <p>X _____ Signature of Proposed Additional Insured (if to be Insured)</p> </div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p>X _____ Signature of Applicant/Owner (if other than the Proposed Insured(s))</p> </div> <div style="width: 48%;"> <p>X _____ Signature of Applicant/Owner (if other than the Proposed Insured(s))</p> </div> </div>	



NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

VARIABLE LIFE FUND SUPPLEMENT

P.O. Box 182835, Columbus, Ohio 43218-2835

1. Proposed Primary Insured	Name (First, MI, Last): (Please print) John A. Doe	SSN / Tax ID #: 000 - 00 - 0000
2. Allocations	<ul style="list-style-type: none"> For policies issued in states which require a Return of Premium to a Policy Owner exercising the Short Term Right to Cancel—Net Premiums will be allocated to the Nationwide NVIT Money Market Fund or to the Fixed Account if selected until the end of the Right to Cancel Period. At the end of this period, the Policy Value will be allocated to the Sub-Accounts indicated below. For policies issued in states which require a Return of Cash Value to a Policy Owner exercising the Short Term Right to Cancel—Net Premiums will be allocated to the Sub-Accounts at the beginning of the Short Term Right to Cancel Period. Your selections must total 100%. Minimum initial allocation to any single Sub-Accounts is 1%. No fractional percentages are permitted. (If no allocation is selected, Policy Value will be allocated to the Nationwide NVIT Money Market Fund.) 	

Sub-Accounts designated by an * may include additional restrictions and/or charges. The underlying investment options listed below are only available in variable life insurance products issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans. They are NOT offered to the general public directly. Please review the underlying fund prospectus carefully for information about the funds and their share classes.

AIM Variable Insurance Funds	
% AIM VI Capital Development Fund	
AllianceBernstein Variable Product Series Fund, Inc.	
% Small/Mid Cap Value Portfolio	
American Century Variable Portfolios, Inc.	
% VP Inflation Protection Fund	
% VP Mid Cap Value Fund	
% VP Value Fund	
Drayfus	
% IP Small Cap Stock Index Portfolio	
% Stock Index Fund	
% VIF Appreciation Portfolio	
Fidelity Variable Insurance Products Fund	
% VIP Energy Portfolio*	
% VIP Equity-Income Portfolio	
% VIP Freedom Fund 2010 Portfolio	
% VIP Freedom Fund 2020 Portfolio	
% VIP Freedom Fund 2030 Portfolio	
% VIP Growth Portfolio	
% VIP Investment Grade Bond Portfolio	
% VIP Mid Cap Portfolio	
% VIP Overseas Portfolio*	
Franklin Templeton Variable Insurance Products Trust	
% Foreign Securities Fund*	
% Founding Funds Allocation Fund	
% Global Income Securities Fund	
% Income Securities Fund	
% Small Cap Value Securities Fund	
Janus Aspen Series	
% Forty Portfolio	
% International Growth Portfolio*	
M Fund, Inc.	
% Brandes International Equity Fund	
% Business Opportunity Value Fund	
% Frontier Capital Appreciation Fund	
% Turner Core Growth Fund	
MFS® Variable Insurance Trust	
% Value Series	
Nationwide NVIT Cardinal	
% Aggressive Fund	
% Balanced Fund	
% Capital Appreciation Fund	
% Conservative Fund	
% Moderate Fund	
% Moderately Aggressive Fund	
% Moderately Conservative Fund	

Nationwide American Funds NVIT	
% Asset Allocation Fund	
% Bond Fund	
% Global Growth Fund	
% Growth Fund	
Nationwide NVIT Subadvised Funds	
Fund Name (Subadviser)	
% Comstock Value Fund (Van Kampen)	
% Core Plus Bond Fund (Lehman Brothers)	
% Emerging Markets Fund (Gartmore)*	
% High Income Bond Fund (Federated)*	
% International Equity Fund (Gartmore)*	
% International Growth Fund (Multi Managers)	
% International Value Fund (Multi Managers)*	
% Large Cap Growth Fund (Multi Managers)	
% Large Cap Value Fund (Multi Managers)	
% Mid Cap Growth Fund (Multi Managers)	
% Mid Cap Value Fund (Multi Managers)	
% Multi Cap Opportunities Fund (Neuberger Berman)	
% Multi Sector Bond Fund (Van Kampen)	
% Real Estate Fund (Van Kampen)	
% Small Cap Growth Fund (Multi Managers)	
% Small Cap Value Fund (Multi Managers)	
% Small Company Fund (Multi Managers)	
% Socially Responsible Fund (Neuberger Berman)	
Nationwide Variable Insurance Trust NVIT	
% Core Bond Fund	
% Government Bond Fund	
% Health Sciences Fund*	
% International Index Fund*	
% Mid Cap Growth Fund	
% Mid Cap Index Fund	
% Money Market Fund	
% Nationwide® Fund	
% Short Term Bond Fund	
% Technology and Communications Fund*	
% U.S. Growth Leaders Fund	
Neuberger Berman Advisers Management Trust	
% Short Duration Bond Portfolio	
NVIT Investor Destinations Funds	
% Aggressive Fund	
% Conservative Fund	
% Moderate Fund	
% Moderately Aggressive Fund	
% Moderately Conservative Fund	

Oppenheimer Variable Account Funds	
% Capital Appreciation Fund/VA	
% Global Securities Fund/VA*	
% High Income Fund/VA	
% Main Street® Fund/VA	
% Main Street® Small Cap Fund/VA	
T. Rowe Price Equity Series, Inc.	
% Blue Chip Growth Portfolio	
% Equity Income Portfolio	
Van Kampen	
The Universal Institutional Funds, Inc.	
% Core Plus Fixed Income Portfolio	
Nationwide Life Insurance Co.	
% Fixed Account	
Other Available Funds	
%	
%	

These funds are the only available investment options IF the EDBG Rider is selected. All other investment options are unavailable with this rider.	
Fidelity Variable Insurance Products Fund	
% VIP Freedom Fund 2010 Portfolio	
% VIP Freedom Fund 2020 Portfolio	
% VIP Freedom Fund 2030 Portfolio	
Nationwide American Funds NVIT	
% Asset Allocation Fund	
Nationwide NVIT Cardinal	
% Aggressive Fund	
% Balanced Fund	
% Capital Appreciation Fund	
% Conservative Fund	
% Moderate Fund	
% Moderately Aggressive Fund	
% Moderately Conservative Fund	
NVIT Investor Destinations Funds	
% Aggressive Fund	
% Conservative Fund	
% Moderate Fund	
% Moderately Aggressive Fund	
% Moderately Conservative Fund	
Nationwide Life Insurance Co.	
% Fixed Account	



3. Optional Elections

Once the policy is issued, changes to any optional election requires written instructions from Policy Owner(s).

a. Sub-Account Monthly Deduction:

- If the selected Sub-Account's value is not sufficient for the full monthly deduction, any portion of the monthly deduction that was not taken and all future monthly deductions will be deducted proportionately from the remaining Sub-Accounts until sufficient premium is paid into the selected Sub-Account again.
- Fixed Account(s) are not eligible for directing the monthly deduction.

Please deduct from the following Sub-Account: *(check one)*

☒ Nationwide NVIT Money Market Fund ☐ OR ☐ Selected Sub-Account _____

b. Dollar Cost Averaging:

- Transfers must be at least \$100.
- The monthly transfer from the **FIXED ACCOUNT must be equal to or less than 1/30th of the Fixed Account value when the Dollar Cost Averaging Program is requested.
- If you choose this option, Dollar Cost Averaging will begin the 1st day available from the Policy Date.

Please transfer \$ _____ per month from the *(check one)*

☒ Nationwide NVIT Government Bond Fund ☐ Nationwide NVIT Money Market Fund
☒ Nationwide NVIT High Income Bond Fund (Federated) ☐ Nationwide Fixed Account**

Transfers from the Sub-Accounts specified above shall be transferred to the following Sub-Accounts based on the percentage allocations indicated below: (Variable Account Allocations – WHOLE % only, totaling 100%)

SUB-ACCOUNT

_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
Total = 100%	

c. Asset Rebalancing:

If you choose this option, Asset Rebalancing will be the 1st day available from the Policy Date.

Rebalancing will occur: *(check one)*

☐ Quarterly ☐ Semi-Annually ☐ Annually

NOTE: UNLESS INDICATED BELOW, THE SUB-ACCOUNT ALLOCATIONS SELECTED FOR INVESTMENT IN THE ALLOCATIONS SECTION ON THIS FORM WILL BE USED. FIXED ACCOUNT IS NOT AN AVAILABLE SUB-ACCOUNT FOR THIS ELECTION.

SUB-ACCOUNT

_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
Total = 100%	


4. Transfer Authorization for Producer

☐ By checking this box, you have authorized and directed Nationwide to accept instructions from the Producer signing this application to execute exchanges among the Investment options available under your Policy and/or to allocate any future Premium Payments on your behalf. This power is personal to the Producer, and may be delegated by written notification to Nationwide and only to individuals employed or under control of the Producer for administrative/processing purposes. This power is not available for use by any person or organization providing any type market-timing advice or service. Nationwide may revoke the authority of the Producer to act on your behalf at any time by written notification to you.

If the box above is checked, your Producer's signature below and your signature at the end of this application represents agreement for yourselves, your heirs and the legal representatives of your estates and your successors in interest or assigns to release and hold harmless Nationwide from any and all liability in reliance on instructions given under the authority described above. You and the Producer also agree to jointly and severally indemnify Nationwide for and against any claim, liability or expense arising out of any action taken by Nationwide in reliance of such instructions.

X _____ *Mr. John A. Producer*
Signature of Producer



<p>5. Rights of Transfer for Co-Owners</p>	<p>If there is more than one Policy Owner or Trustee, all Policy Owners and Trustees must authorize all Sub-Account exchanges or future allocation changes, unless an option is selected below:</p> <p><input type="checkbox"/> Act Independently – Sub-Account exchanges and future allocations may be made by <u>any</u> Policy Owner or Trustee.</p> <p><input type="checkbox"/> Designate One – Sub-Account exchanges and future allocations may only be made by the following named Policy Owner or Trustee:</p> <hr/>	
<p>6. Important Notice</p>	<p>I UNDERSTAND THAT THE DEATH BENEFIT UNDER A VARIABLE LIFE INSURANCE POLICY MAY INCREASE OR DECREASE, DEPENDING ON THE INVESTMENT RETURN ON THE SUB-ACCOUNT(S) I SELECT. REGARDLESS OF INVESTMENT RETURN, THE DEATH BENEFIT CAN NEVER BE LESS THAN THE SPECIFIED AMOUNT, AS LONG AS THE POLICY IS IN FORCE. THE CASH VALUE MAY INCREASE OR DECREASE ON ANY DAY, DEPENDING ON THE INVESTMENT RETURN FOR THE POLICY. NO MINIMUM CASH VALUE IS GUARANTEED. ON REQUEST, WE WILL FURNISH ILLUSTRATIONS OF BENEFITS, INCLUDING DEATH BENEFITS AND CASH VALUES FOR A VARIABLE LIFE INSURANCE POLICY AND A FIXED LIFE INSURANCE POLICY FOR THE SAME PREMIUM.</p>	
<p>7. Suitability</p> <div style="text-align: center;">  All 3 questions must be answered to issue policy. </div>	<p>a. Do you understand that the Death Benefit and Surrender Value may increase or decrease depending on the investment experience of the Variable Account?</p> <p>b. Do you believe that this policy will meet your insurance needs and financial objectives?</p> <p>c. Have you received a current copy of the prospectus?</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>8. Signatures</p> <p>If there are additional Owners on the policy, please attach a blank sheet with the additional signatures.</p>	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Signed on _____, _____ Month/Day Year</p> <p>X _____ Signature of Proposed Primary Insured (or parent if Proposed Primary Insured is under age 15)</p> <p>X _____ Signature of Applicant/Owner (if other than the Proposed Insured(s))</p> </div> <div style="width: 45%; text-align: right;"> <p>X _____ Signature of Proposed Additional Insured (if to be Insured)</p> <p>X _____ Signature of Applicant/Owner (if other than the Proposed Insured(s))</p> </div> </div>	

<i>SERFF Tracking Number:</i>	<i>NWPA-125929177</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life and Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>41036</i>
<i>Company Tracking Number:</i>	<i>VLS-0113AO</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Variable Life Fund Supplements</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NWPA-125929177 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 41036
Company Tracking Number: VLS-0113AO
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
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Supporting Document Schedules

Review Status:

Satisfied -Name: Application

12/03/2008

Comments:

LAA-0107M1 approved on 8-12-08 and LAA-0109M1 approved on 10-31-08